

The Usury Laws.

The pertinacity with which the moneyed interest of the State is pressing for the repeal of the usury laws should receive special attention from the people. For the third time, we believe, in three successive years, a bill for this purpose has passed the Senate, and for the third time it has been rejected in the House of Representatives. Notwithstanding this decided and reiterated condemnation from the body supposed to represent the wishes of the people, we doubt not the measure will be re-galvanized next winter, before a new Legislature. We venture the opinion, without fear of contradiction, that if the people will investigate the matter, four-fifths of them will unite in its condemnation. Its operation will be oppressive to the merchant, the planter, the mechanic and the laborer. In brief, it can inure to the advantage of no other than that class who have money to loan. Banks and shavers could join teams, and all borrowers would be driven from the banks to shavers, who will have the funds of the bank in large measure to operate upon.

To place this subject in a fair light before the reader, we append the following extract from message No. 2 of Gov. Wise, of Virginia, to the Legislature of that State. The arguments are full and irrefragable.

Interest on money is a devouring element; and these times will satisfy all that we cannot venture to transgress the law of the experience of ages, that six per cent is as high an average rate as any people can afford to pay for its use. The business of legislation is to look to and conserve a regular and normal state of trade, and not to minister to and indulge a spirit of speculation; and above all, to restrict rather than increase the power of money. Money was created by legislation for the convenience of the people, and it should not be allowed to be perverted from its use, as a medium and standard of value, to their oppression. Money is powerful enough already, and can make its profits independent of loans. A moneyed aristocracy is the most dangerous enemy of this republic. No spirit of independence can withstand the depression of debt; and as long as man is man, "the borrower will be the slave of the lender." I trust, then, that no specious appearances or arguments will induce the general assembly of Virginia to increase our legal rate of interest. And much more strongly do I urge that they should not repeal or relax our usury laws.

The hackneyed arguments of Jeremy Bentham to repeal usury laws, have been triumphantly refuted by all experience, and by answers which are irrefragable. One of these answers I present, in the accompanying pamphlet on "Free trade in money, or, note-shaving, the great cause of fraud, poverty, ruin," &c, by John Whipple, of Rhode Island.

The positions taken are, that "the assumptions that money is merchandise, and that money is made scarce on account of the usury laws, are not only false positions, but they are preposterous absurdities. Money exists only by legislation; merchandise is the product of individual labor or of private enterprise. Money is the legal standard by which value is measured; merchandise is that which is valued by the aid of this standard. Money, as such, has no intrinsic value; merchandise is sought for only on account of its intrinsic value. Money is perpetual in its nature, and is designed for all time; merchandise is temporary, and adapted to special wants, and made for wear or consumption. Money is concentrated in the keeping of the few; merchandise is diffusive, being required and consumed by the many. Money is a legal certificate of value, and is transferable for what it represents; merchandise is the thing valued for what it is, or its uses. If money were merchandise as money, then a yard stick would be merchandise as a measure, and the cloth would measure the yard stick as much as the yard stick the cloth. If money be merchandise, and a law is passed to make it so, then all merchandise should be made by law money, which would be a literal destruction of the invention of money. Whatever commodity be selected to serve as money, is invested with a special power, and it is the greatest power conferred by government. The proposition that because a man possesses the legal right to demand what he pleases for his land, his merchandise and all other property, that therefore he ought to be authorized to ask and receive what he pleases for his money; that because the free trade principle prevails beneficially in relation to all other subjects of property, therefore it would operate beneficially in relation to money, is a proposition to confer upon all the privileges as to terms that belong to merchandise. A owns horses, and houses, and money. By law he can let his horses and houses for the highest terms he can obtain. Why should he not have the same power to get as much as he can for his money? The substance of the answer which I should give to this merely popular and plausible argument is this: If this argument, which proceeds from the creditor side of the house, could be so modified as to place money on an level, in all respects, with merchandise, or other property, no rational man would object to the change. But they do not propose equality of function and power. They do not mean to equalize the powers of money and merchandise. The creditor says, 'I ought to have the privilege of using my money as merchandise, and to obtain the most I can for its use.' Very well. But if money is to have all the privileges of merchandise, then merchandise should have all the privileges of money. If they are put on a level as to the use of the creditor, they should be put on a level as to the use of the debtor. But will the creditor or consent that land, or a bale of goods, shall be made a tender in payment of his debt? Why not? If one is as much an article of trade as the other, they should be treated alike in all respects. It was not the design of the law so to treat them. The same law which gives to the creditor the power of refusing every thing but gold and silver in payment of his debt, ought to fix the value of that gold and silver. But by this new theory the creditor is not only entitled to refuse every thing but gold and silver, but to be the judge of its value, or, in other words, demand what he pleases by way of interest. To be consistent, the law that confers greater privileges upon money than upon merchandise, should also impose upon it greater restraints. If they, therefore, propose to destroy this pre-eminence of money so far as regards its use by the

debtor. But what they do propose is to extend the privileges of the creditor in fixing the value of his money, but not to extend the privileges of the debtor in the use of his merchandise. If money is to be treated as merchandise by the creditor, merchandise should be treated as money by the debtor. But to treat money as merchandise—to give the creditor the power of asking what he pleases for its use—is a devaluation of its original and sole design. It was created by Government as a test of value, as a medium of exchange. It stands as a bound tree in the forest. Neither adjoining owner has a right to use it for any other purpose. It derives all its value from government, and government alone ought to fix its value. Money pays a debt at the will of the debtor; but law recognizes no such power in merchandise. Money has a minimum and maximum power according to law, otherwise it could not be a standard of value with any more consistency than government can authorize unlimited yard sticks, or unlimited bushels; but prices of merchandise fluctuate, and, in relation to the legal standard, according to demand and supply. Money is the instrument of exchange—of settlement among traders; merchandise is the stock in trade to be exchanged. Money is authorized by law for convenience, not profit; merchandise is produced by the labor of the people, and for profit. Money as merchandise ceases to be money; merchandise as money nowhere exists except by legislation. Money exists only as a relative agent for measuring the value of other things; merchandise is prized for what it is in itself. Money is an agent to promote want; merchandise supplies want. Money saves labor; merchandise sustains it. Money makes the price; merchandise pays it. Money is borrowed and loaned; merchandise is bought and sold. Whatever may be said to the contrary, these fundamental distinctions are universally acknowledged; for, while people are content to borrow money on special terms of security, all are earnest to sell merchandise on credit, and without such security. Purchasers of merchandise are politely and urgently solicited to buy; while borrowers of money are ceremoniously permitted to make their propositions. As all products designed for use, or ornament, or consumption are to be weighed, measured, tested, or valued, the governments of all nations prescribe by law the means; and hence we have weights, measures, tests and money, so ordered that all may understand their uses, and render them available at the least possible expense. Such instruments, designed by government for the convenience of the people, require the protecting power of the most stringent laws."

Several of the States and Territories have tried the abolition of laws against usury, and have been obliged to revert to the most stringent provisions against usury. The argument in favor of laws against usury do not rest upon the reasons either to prevent usury, or to prevent prodigality, or to protect indigence against extortion, or to protect the temerity of speculators, or to protect simplicity against imposition, so much as upon other grounds.

"The policy and expediency of usury laws must depend mainly, if not entirely, upon two questions:

"1st. Supposing the parties to stand on equal terms, and the bargains which they make to be, in general, perfectly fair as between themselves, is it, or is it not, for the interest of the public to allow money to be lent on terms of usury, and bought and sold at any price the parties may choose to stipulate?"

"2d. Do the parties in general meet on equal terms, and are the bargains, in the absence of usury laws, as fair as bargains usually are in relation to merchandise?"

"The answers to these questions depend upon the distinctions:

"1st. That money is the creation of government; merchandise of individual industry. Its origin is, therefore, different.

"2d. That the object of government, in creating money, was as a currency for the convenience of all; whereas the object of the product of individual industry is the advantage of the individual alone.

"3d. That the title of an individual to merchandise is absolute; but that his title to a portion of the currency is qualified, he having no legal, at least no moral, right to pervert the object of its creation.

"4th. That money differs from all merchandise in the power which is inseparable from it. That power was conferred upon it by that government, and that it is the right and duty of the government to see that a power imparted for the general good shall not be perverted to the injury of the public.

"5th. That this power is the necessary consequence of the character imposed upon it by government, money being the only instrument of exchange, and therefore indispensable to the business of all.

"6th. That money being generally in the hands of the few, the facilities for creating an artificial scarcity are much greater than for creating an artificial scarcity of merchandise."

That the rate of interest is raised by treating money as merchandise is proved, not only by all experience fairly stated, but especially by the fact that the usury laws do not now prohibit usurers from taking less than legal rates. On the contrary, the argument of the usurers is, that they are constantly trying to rise above them, because they must be paid for the risk. If with the risk they now rise above them, to what height would they not rise if there was no risk and nothing to repress them? It is notorious, that the note shavers now combine to monopolize all the money to be loaned by large holders; who will not themselves violate the law, in order that they may fix usury at the highest rate to the necessitous, who are not so punctual as themselves in paying debts. If such men were restrained by no laws, to back the moral instincts of humanity and brotherhood among men, what would they not demand of the necessities of the bound and burdened debtor or classes in hard times? It is utterly false that a free trade in money lowers the rate of interest. Free trade in money would utterly destroy free trade in merchandise. By lowering and restraining the rate of interest on money alone can regular trade and business be protected. The desperate speculator or spendthrift will pay a rate which the honest, fair, regular dealer cannot afford. The preamble to the statute of Anne, passed more than 130 years ago, attests the truth of this experience in England. When the usurers says, "50 to-day is worth what \$100 was worth yesterday," the reply is, "then \$3, the interest on \$50 to-day, is worth what \$6, the interest on \$100, was worth yesterday." When the usurer demands then that his interest shall be doubled,

because the value of his principal is doubled, it is plain that his demand is that his interest shall be quadrupled, whilst the worth of his principal is only doubled. If you say that because the value of the principal is doubled, the rate of interest shall be doubled, then you would multiply his interest fourfold. For, if \$3 to-day is worth only \$6 yesterday, and you allow him to take \$6, the double of \$3, on \$50 to-day, then you allow him the worth of \$12 yesterday, or four times \$3! And this proves the necessity for some relative standard—some measure of money's worth, to which prices must relate. The standard—whether it be yard stick, bushel, or rate of interest—remains firm and fixed, whilst the price of merchandise fluctuates, as it will and must if trade remains free. And thus, and thus only, can relative worth be ascertained. The scale or standard is firm, and prices slide on, and are graduated by it. But if the price of merchandise and the price of money are both allowed to fluctuate and slide at the caprice of bargainers, then there will be no standard, prices will be confused, and relative worth cannot be ascertained. You might as well permit the crowd of the market house to alter the weights or change the team of the balance every hour, or at the whim of every bargainer, as to abolish the usury laws. And to say that because merchandise is known to rise above the level of value when demand is great and prices fall, and therefore the price of money will be in like manner equalized, is utterly fallacious. Because the demand for money is always continuously, disproportionately, greater than the demand for anything else. When expansion inflates prices and infinitely multiplies dealers, this in turn makes a greater and greater demand for money. And again—when the bubble of inflation bursts, everything falls down to hard dollars, and they are exceedingly scarce and in great demand; thousands of sufferers are groaning under pressure, debts are large and numerous, heavy and bearing hard down on them, and in their agony they will pay any price for money. Thus, whether times be high or low, the demand for money is out of all proportion to the demand for everything else, and alternate expansion and contraction do not equalize its worth."

Mr. Fothergill, being a man of mercantile habits, is very prompt at making a bargain, and, moreover, is not very hard to please. Having examined Mrs. Morrison's credentials, he seemed to decide that she would suit him exactly, and the whole affair was about to be concluded, to the satisfaction of all parties, when a hard pull at the door-bell announced another arrival.

Almost immediately, a second lady entered the room and glanced around apprehensively, as if afraid that she had come too late. She was a thin, elderly female, whose name afterwards proved to be Miss Noema Price. "Are you the gentleman who advertised for a wife?" said Miss Price, as soon as she entered. Before Mr. Fothergill could reply, Mrs. Morrison answered for him. "Yes, madam, he advertised; but I reckon he's supplied." "I spoke to the gentleman himself, madam," answered Miss Price, sharply, and I suppose he knows his own mind. "He made a declaration of his intentions before you came," said Mrs. Morrison. "I think you must have misunderstood him, madam; persons at your time of life are apt to hear imperfectly," answered Miss Price. "You appear to be very anxious to change your condition, madam," said Mrs. Morrison. "You seem to be much in want of a husband, too," said Miss Price. "I never found it difficult to get one," exclaimed Mrs. Morrison; "and I wish you to know that I have had two already." "Oh!" cried Miss Price, "I see your husband was much to be pitied, and I don't wonder that their lives were of short duration."

While this altercation was going on between the ladies, Mr. Fothergill looked and listened with extreme embarrassment. Possibly he could have been happy with either, "were the other dearer away," and he seemed totally unable to decide which deserved his preference. The contest between the rival candidates was carried on with increasing bitterness, until the hand of Miss Price, while performing an energetic gesture, happened to touch the somewhat protruding nose of Mrs. Morrison. What followed we would gladly suppress, but for the sake of making an accurate report, it is necessary to say that the benets of both ladies were demolished, and their faces rather badly scratched. Mrs. Morrison made a charge of assault and battery against Miss Price. That the scene we have described made some impression on the mind of Mr. Fothergill may be judged from the circumstance, that when giving in his evidence at the Mayor's office, he signified his determination to remain single for at least six months longer.—Philadelphia Press.

NOSE STAND ALONE.—It is in the providence of God that none stand alone; we touch each other; man acts on man; heart on heart; we are bound up with each other; hand is joined in hand; wheels set wheels in motion; we are spiritually linked together, and with each other we cannot live alone nor die alone; we cannot say, I will only run risks with my own soul; I am prepared to disobey the Lord for such a pleasure or such a gain, but I do not want to implicate others; I only want to be answered for myself. This cannot be. Each living soul has its influence on others in some way and to some extent, consciously or unconsciously; each has some power, more or less direct or indirect; one mind colors another; a child acts on children, servants on their fellow servants; masters on those they employ; parents on their children; friends on friends. Even when we do not design to influence others, when we are not thinking, in the least degree, of the effects of what we do, when we are unconscious that we have any influence at all, when we do not wish our conduct or way of life to affect any but ourselves, our manner of life, our conversation, our deeds, are all the while having a right somewhere or somehow; our feet leave their impression, though we may not look behind us to see the mark.

As a clergyman was burying a corpse, a woman came and pulled him by the sleeve in the middle of the service. "Sir, sir, I must speak to you immediately." "Well, then, what is the matter?" "Why, sir, you are going to bury a man who died of the small pox near my poor husband, who never had it."

to it. It may and ought to be, then, the subject of legal regulation where other property may not be and ought not to be regulated by law. And to allow parties to bargain for their own rates is to repeal the usury laws, and at the same time to throw an obstruction in the way of business. I trust, therefore, that one good effect of this money crisis will be to PREVENT THE RAISING OF OUR RATE OF INTEREST, and TO PREVENT THE REPEAL OF OUR USURY LAWS. I have refrained to urge the moral considerations against their repeal, because some of the best of men are involved in the error of this mistake. But the moral reasons against repeal are innumerable. One of the most immoral effects of the abolition of usury laws would be to depress all the investments in State securities already made at 5 and 6 per cent. Unlimited usury would raise the rate of interest so high that no one would think of investing in bonds drawing only 5 and 6 per cent. interest. The investments already made would sink so low in the market that the faith of the State would be broken, as by a dishonorable repudiation itself. And no new bonds could be sold, except at a rate so high that no people could bear the taxation necessary to complete the public works or to support public credit.

A Widow's Perplexity.

A disturbance of a somewhat unusual character took place yesterday morning, at the dwelling of Mr. Thomas Fothergill, a fine old gentleman of sixty-five, who has been a widower for eighteen months. Mr. Fothergill, having become tired of his solitary condition, advertised for a wife, stating, according to custom, the qualifications which applicants for the situation were required to possess. The advertisement could not have been more than an hour before the public, when a brisk widow, Mrs. Rachel Morrison by name, had been seen ascending the steps of Mr. Fothergill's residence, in Eighth street. This lady, remembering the proverb that "the early bird catches the worm," presented herself for the advertiser's inspection almost as soon as there was daylight enough to answer the purpose; and, toward her business-like alacrity, she proved to be the first competitor for the prize.

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First Citizen.—Did you make your deposits in the Farmers' and Citizens' Bank? Second Citizen.—Yes; but I had the good fortune to draw out all my balance the day before the failure of that institution, and deposited it the same night in the Fero Bank.

A wag says that a Miss is, now-a-days, in circumference, "as good as a mile."

Good morning, Jones. How does the world use you? "It uses me up, thank you."

Why is coffee like an axe with a dull edge? Because it requires to be ground.

Dr. Franklin says: "If a man empties his purse into his head, no one can take it from him."

Long words, like long dresses, frequently hide something wrong about the understanding.

When has a man a right to scold his wife about his coffee? When he has plenty of grounds.

What is the difference between a woman and a mad dog? One wears hoops and the other pants.

Jones says of an ancient unmarried female, that she was fearfully and wonderfully maid.

Why have chickens no future state? Because they have their necks twisted (next world) in this.

What animal has the greatest quantity of brains? The hog, of course, for he has a "hoghead full."

Relatives are not necessarily our best friends; but they cannot do us injury without being enemies to themselves.

On a young child being told that he must be broken of a bad habit, he accurately replied: "Papa, hadn't I better be mended?"

Blessed is the child that blows his own horn; for whoever bloweth not his own horn, the same shall not be blown.

Our "devil," says a country paper, wants to know how many "sheets" there are in a "token" of love.

A tailor who, in skating, fell through the ice, declared that he would never again leave a hot goose for a cold duck.

Some one says of a certain congregation, that they pray on their knees on Sundays, and on their neighbors the rest of the week.

An old bachelor left a boarding-house, in which were a number of old maids, on account of the "miserable fair" set before him at table.

"You've misrepresented me," said a member of Parliament to a reporter. "You misrepresented your constituents still more," was the reply.

The happiest man in the world is the one with just enough to keep him in spirits, and just children enough to make him in distress.

Some say that low necked dresses have reached their height. That fellow must have been standing on his head when he took the observation.

A person looking at some skeletons the other day, asked a young doctor present where he got them. He replied, "We raised them."

The many are wiser than the few; the multitude than the philosopher; the race than the individual; and each succeeding age than its predecessor.

Ladies are like watches—pretty enough to look at—sweet faces and delicate hands, but somewhat difficult to "regulate," when once set "agoing."

A man came into a printing office to beg a paper. "Because," said he, "we like to read newspapers very much, but our neighbors are all too stingy to take one."

Swift held the doctrine, that there were three places where a man should be allowed to speak without contradiction, viz: "The bench, the pulpit, and the gallows."

Men are frequently like tea—the real strength and goodness are not properly drawn out, until they have been a short time in hot water.

Let a woman once think you unconquerable, and unless she is unlike all other women, she will still exert all her energy to conquer you.

What is the difference between Noah's ark and a down East coaster? One was made of gopher wood, and the other was made to go for wood.

"Why did Adam bite the apple?" asked a schoolmaster of one of his pupils. "Because he had no knife to cut it," replied the hopeful biblical student.

It may seem strange, but it is a fact, that men generally are more afraid of women than women are of men; and fearing to "break the ice" is a frightful cause of old bachelorism.

A gentleman passing the churchyard, a few days since, observing the sexton digging a grave, addressed him with—"Well, how goes trade in your line, friend?" "Very dead, sir," was the reply.

Punch thinks that those who are so tender as to seek to blend mercy with justice, in the case of Sappos, might be willing to have Nona Sahib punished—under the influence of chloroform.

An inveterate punster asks if the new instrument of torture used by the King of Naples, and called the Silence Cap—being made of iron and steel materials—is not hardware.

Mr. Baker showed us an egg yesterday, which was seven inches in circumference. Can anybody beat this?—Syracuse Gazette.

Certainly; break the egg into a bowl, and beat it with a spoon.

The best bank ever yet known is a bank of earth—it never refuses to discount to honest labor. And the best share is the plowshare—on which dividends are always liberal. That's so.

"Pray, Mr. Professor, what is a parenthesis?" "Makin, it is simply a circumlocutory cycle of oratorical senility, circumscribing an atom of ideality, lost in a verbal profundity." Thank you, sir.

Quint old Fuller says: "Let him who expects one class of society to prosper in the highest degree, while the other is in distress, try whether one side of his face can smile while the other is pinched."

A young physician, descending upon the loveliness of a female, perorated with, "Wouldn't she make a magnificent subject—how I would like to dissect her!" That's what you might call professional enthusiasm.

To be always intending to live a new life, but never to find time to get about it, is as if a man should put off eating and drinking, and sleeping, from one day and night to another, till he is starved and despondent.

"Captain, what's the fare to St. Louis?" "What part of the boat do you wish to go on—cabin or deck?" "Hang your cabin," said the gentleman from Indiana, "I live in a cabin at home; give me the best you've got."

AN OATH OF VOW.—The following has been contributed by the Poosh Observer: "By the honor of the Great Spirit, I swear that on the arrival of the detachment of 75th Highlanders at this place of skulls, Corn-pore, after the massacre of our countrymen, women and children, they by some means, or other found the remains of one General Wheeler's daughters. The sight was horrible, and aroused them to that pitch, that, gathering around, they removed the hair from the poor girl's head, a portion of which was carefully selected and sent home to her surviving friends. The remainder they equally divided amongst themselves; and on each man receiving his carefully served out portion, they all quietly and very patiently applied themselves to the tedious task of counting out the number of hairs contained in each individual's lot; and when his task was accomplished, they one and all swore most solemnly by Heaven and the God that made them, that for as many hairs as they held in their fingers, so many of the cruel and treacherous mutineers should die by their hand; and an oath that they will, no doubt, most religiously keep."

IRISH PROVERBS.—Every goose thinks his wife a duck.

No news in a newspaper isn't good news. Manners make the gentleman, and the want of them drives him elsewhere for his shooting.

A miss is as good as a mile of old women.

Two many cooks spoil the broth of a boy. It is a good head of hair that has no turning.

It's foolish to spoil one's dinner for a ha'porth of tarts.

There are as fine bulls in Ireland as ever came out of it.

Necessity has no law, but an uncommon number of lawyers.

Better to look like a great fool, than to be the great fool you look.

A soft answer may turn away wrath, but in a chancery suit, a soft answer is only likely to turn the scales against you.

One fortune is remarkably good until you have had another one told you.

Don't hallo, until you have got your head safe out of the wood, particularly at Donnybrook Fair.

MRS. PARTINGTON AT THE BALLET.—"When is the ballet troop coming on?" said Mrs. Partington, after watching the dancers at the Boston about half an hour. "That is the ballet troupe," said Augustus, with a smile, pointing at the beautiful sylphs that were fluttering like butterflies about the stage. She looked at him incredulously for a little while, and said, "Well, I believe in calling things by their true names, and what they call them a troop for I don't see, I thought it was a troop of horses, such as they used to have in Benvenue." She leveled her new opera glass, given her by Mr. Bigelow, at the stage, and looked long and earnestly. "Well," said she, "if there ever was anybody that needed sympathy; it's them; worn their dresses away up to their knees by dancing, poor creatures, and by and by, at this rate, they won't have no thing to wear."

The following is a description of the new Coat of Arms of the State of Alabama, reported by the Joint Committee of the Houses on State Seal:

"The Genius of the Confederacy, standing, holds the National banner; with her right hand she takes the left of the Genius of Alabama—represented by a virgin seated on a cotton bale—who, while she gives her hand to the Union, points with her other to the star of Alabama on the flag with the motto; 'Younger, but Equal.'"

On the left of these figures a ship in full sail, indicative of the importance of commerce and direct trade with our own seaports."

A good story is told of Michigan farmer who recently went down into Indiana to buy a drove of horses. He was long absent than he intended to be, and he failed to meet a business engagement. On being rather reproached for not being at home, he made due apology. "I tell you how it is, sir," said he, "every little darned town they wanted me to stop and be president of a bank."

A pedagogus relates a laughable story of one of his scholars, a son of the Emerald Isle. He told him to spell hostility. "Ho-r-s-e-horse," commenced Pat. "No hostility," said the teacher, "but hostility."

"Sure," replied Pat, "an' didn't ye tell me the other day not to say hos? Re jebbers, it's more than with ye one day, and another the next."

"You are from the country, are you not, sir?" asked a city clerk of a Quaker who had just arrived. "Yes," "Well, here is an essay on the rearing of calves." "That," said Ammudly, as he turned to go, "thou had better present to thy mother."

"Gorge, you are looking very smiling. What has happened?" "The most delightful thing. I caught my Jenny by surprise this morning in her wrapper, and without hoops, and I got the first kiss I've had since whitebone skirts came into fashion."

"We have all of us," says Pierce Pungent, "laughed at the Irishman, who commenced arguing with his opponent by knocking him down, averting that it was the best way of putting him in a fit state to listen to reason."

"Why, Charley," said a Yankee to a negro preacher, "you can't even tell who made the monkey?" "Oh, yes, I can, massa."

"Well, who made the monkey?" "Why, massa, the same one made the monkey that made you."

"An alarming spectacle," says the New York Times, "is to see a sturdy fellow, with a cigar in his mouth which cost as much as a loaf of bread, following a band of music, and carrying a banner with the inscription: 'Bread or work.'"

The question has been asked, why it is considered impolite for gentlemen to go in to the presence of ladies in their shirt sleeves, whilst it is considered in every way correct for ladies themselves to appear before gentlemen without any sleeves at all.

It is the height of folly for a half-dozen brothers, four uncles, and a gray-headed father, trying to stop a young girl from getting married to the man she loves, and who loves her—just as if rope-ladders were out of date, and all the horses in the world spavined.

A young gentleman, the other day, asked of a young lady what she thought of the married state in general? "Not knowing, I cannot tell," was the reply; "but if you and I would put our heads together, I could soon give you a definite answer."

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